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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Peter Kassan

Serial No.: 09/824,404

Filed: April 2, 2001

For: UNIVERSAL ASSET AND RELATIONSHIP MANAGER

Confirmation No.: 8833

Date: April 23, 2007

Group Art Unit: 2164

Examiner: Sana Al-Hashemi

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Mail Stop Appeal Brief-Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**REPLY BRIEF PURSUANT TO 37 C.F.R. §41.41**

Sir:

This Reply Brief is in response to the Examiner's Answer mailed February 22, 2007 in connection with the above-identified application.

**I. Reply to Response to Argument (Section (10) of the Examiner's Answer)**

A. At Section (10) Response to Argument (page 9), the Examiner asserts that the limitation "tracking user-based assets" is not supported in the specification. Assets tracking, managing and servicing are key elements of the invention, and are described on page 4, at lines 10 and 15. Further, the specification is replete with the asset and relationship tracking system, "ARTS," and further refers to the ARTS repository (also referred to as "A/R DB"), the ARTS security controller (also referred to as "SC"), the ARTS request processor and the ARTS editor/viewer, all of which relate to asset tracking. Further, and with reference to Figure 1, ARTS 10 is an asset in relationship transaction management system "which tracks and integrates transactional activities of a large number of users in corresponding product and service providers" (page 20, lines 15 through 18). Thus, tracking user-based assets is disclosed and supported throughout the specification.

B. At Section (10) Response to Argument (pages 9-10), the Examiner states that the limitation “managing the servicing of user-based assets for each of a plurality of users” is “not in the claim language.” Applicants direct the Examiner's attention to claim 1, lines 15 through 16 that explicitly recite “managing servicing for the user-based assets for each of the plurality of users.” Accordingly, the limitation is in the claim language.

C. At Section (10) Response to Argument (page 10), the Examiner states the claim terms “user-based records” and “vendor-based records” have no support in the specification in any way. The specification is replete with instances of vendor-based and user-based records. At page 4, lines 17 through 29, that describes user-based asset data records and vendor (“SP/V”) data records. The SP/V data records comprise service and product information. Thus, for the Examiner to state that user-based records and vendor-based records has no support in the specification in any way is clearly erroneous.

D. At Section (10) Response to Argument, the Examiner states the “control [and] communication subsystem” is not supported by the specification. Applicants direct the Examiner’s attention to applicant’s written description on page 21, lines 18-23 that include the control/communication (“C/C”) subsystem 29 that causes interactions between user-referenced assets/relationships data records and the service/product vendor (“SP/V”) data records. Further, at page 18, line 27-page 19, line 8, applicant’s specification describes the control/communication subsystem 29 causes communication in a manner that creates current user information, “including via interactions initiated by vendors.” Thus, the specification supports the control and communication subsystem and interactions initiated by vendors.

### **III. Conclusion**

For the reasons set forth above, it is submitted that all claims in this application clearly define over the Examiner’s prior art rejections. Therefore, the Board is respectfully requested to reverse the Examiner’s rejections and find the claims to be allowable.

Applicants reserve the right to request an oral hearing upon receipt of a Supplemental Examiner’s Answer.

No fee is believed to be due upon the filing of this Reply Brief. However, if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge Deposit Account No. 15-0700.

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Mail Stop Appeal Brief-Patents, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450, on April 23, 2007:

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April 23, 2007

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Date of Signature

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Respectfully submitted,

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## **CLAIMS APPENDIX**

1. An asset tracking, managing and servicing system, comprising:  
a user-referenced subsystem including, for each of a plurality of users, a respective asset and relationship tracking repository database operable to store data records relating to user-based assets or user-based information, and further including a records associator and a request processor;

a plurality of at least one of a service and product, vendor-referenced, databases comprising at least one of a service and product, vendor-referenced data records which constitute data records describing vendor-referenced services or products, the at least one of a service and product, vendor-referenced data records comprising at least one of service and product information; and

a control and communication subsystem that causes interactions between asset and relationship tracking repository data records that are user-referenced and the at least one of a service and product, vendor-referenced data records that are vendor-referenced, in a manner that creates current user information, including via interactions initiated by vendors, and enables tracking the user-based assets and managing servicing for the user-based assets for each of the plurality of users.

2. The system of claim 1, further including a facility associated with the user-referenced subsystem which groups selected items from the asset and relationship tracking repository data records into groups of records.

3. The system of claim 1, in which the asset and relationship tracking repository data records include asset-related information.

4. The system of claim 3, in which the asset-related information is comprised of one or more data items selected from an information data group consisting of: warranties; periodic maintenance; payment schedules; payment history; proof of ownership of assets; proof of purchase; product recall data; tax related information; installment payment dates; expiration dates; renewal dates; expenditure history; and next mandated maintenance date.

5. The system of claim 3, in which the asset-related information is comprised of one or more data items selected from an information data group consisting of: time and date of transactions; vendor; personal data of purchaser; addressing information of recipient; personal demographic information about purchaser or recipient; generic description of an asset; contract terms and conditions; entity purchased from; and contact information.

6. The system of claim 5, in which the data items also include transaction type information including: purchase, rental, lease, and contract signing.

7. The system of claim 1, in which the user-referenced subsystem further includes a security controller.

8. The system of claim 7, in which the security controller is operable to set a variety of authorization levels that determine and select those asset and relationship tracking repository data records to which the request processor shall have access.

9. The system of claim 8, in which the authorization levels are based on criteria selected from a criteria group that consists of: a user identifier; a requestor personal identification number; type of access rights granted; data that pertains to assets associated with a requestor; transaction code; asset and relationship tracking repository data record category; and vendor class.

10. The system of claim 1, in which the asset and relationship tracking repository data records are encrypted.

11. The system of claim 1, the asset and relationship tracking repository data records including personal preference information.

12. The system of claim 7, in which the security controller enables communication via

a trusted agent.

13. The system of claim 1, in which the request processor includes a facility that enables the user-referenced subsystem to respond to unsolicited requests for detailed information about assets.

14. The system of claim 1, in which the request processor receives a request for information from remote computing facilities.

15. The system of claim 1, in which the request processor assigns a unique transaction number to each request.

16. The system of claim 1, in which the request processor develops a history of transactions.

17. The system of claim 1, in which the records associator is a facility that automatically establishes associations between asset and relationship tracking repository data records of various types, based on a set of criteria.

18. The system of claim 17, in which the records associator tentatively establishes associations at the time a transaction is made.

19. The system of claim 17, including an inference engine and in which the criteria for the records associator are developed by the inference engine which is a software component of the records associator that analyzes consumers transactions as they occur, to derive likely associations.

20. The system of claim 17, further including a user rule facility which is referenced by the records associator to develop rules of association.

21. The system of claim 1, further including an editor or viewer in the user-referenced subsystem through which users access the asset and relationship tracking repository data records for the purposes of editing and viewing the same.

22. The system of claim 1, further comprising an individual best coordinator, which is a process that provides decision support to a user based on a current transaction and current assets in the user's asset and relationship tracking repository database.

23. The system of claim 22, in which the individual best coordinator is operable on the basis of heuristics and rules established by the user and an analysis engine.

24. The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on a user's computer.

25. The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on the Internet.

26. The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on a private database located outside of the user's individual computer.

27. The system of claim 1, further including a facility that enables user-to-user communications.

28. The system of claim 1, further including a facility that enables user-to-vendor communications and the transference of information from vendor-based databases to users at the request of users.